

Fill in this information to identify the case:

Debtor 1 Helena V Bather _____

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Illinois

Case number 1807006

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation,
Mortgage Pass-Through Certificates, Series 2005-AP3**Court claim no. (if known):** 2 _____

Last 4 digits of any number you use to
identify the debtor's account: _____

7 8 9 8

Date of payment change:Must be at least 21 days after date
of this notice

09/01/2019

New total payment:

Principal, interest, and escrow, if any \$ 1332.84

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 0.00

New escrow payment: \$ 13.83

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Edina Hadzic _____ Date 07/10/2019
Signature

Print: HADZIC, EDINA	VP Loan Documentation		
First Name	Middle Name	Last Name	Title
Company Wells Fargo Bank, N.A.			
Address	MAC N9286-01Y		
Number	Street		
1000 Blue Gentian Road			
Address 2			
Eagan	MN	55121-7700	
City	State	ZIP Code	
Contact phone	800-274-7025		
NoticeOfPaymentChangeInquiries@wellsfargo.com			
Email			

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Chapter 13 No. 1807006
Judge: Donald R Cassling

In re:

Helena V Bather

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before July 11, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Helena V Bather
1231 N Taylor Ave

Oak Park IL 60302

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

David H Cutler
Cutler & Associates, Ltd.
4131 Main St.

Skokie IL 60076

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Tom Vaughn
Trustee
55 E. Monroe Street, Suite 3850

Chicago IL 60603

/s/Edina Hadzic

VP Loan Documentation
Wells Fargo Bank, N.A.



June 18, 2019

580

DAVID H CUTLER
CUTLER & ASSOCIATES, LTD.
4131 MAIN ST.
SKOKIE, IL 60076

Subject: Important information for your client(s)

Client(s): Helena Bather

Case number:

Account number:

Property address: 1231 N Taylor Ave
Oak Park IL 60302

Dear DAVID H CUTLER
CUTLER & ASSOCIATES, LTD.:

Enclosed is an important document(s) for your client(s). This document(s) may provide your client(s) with time-sensitive information about the account referenced above. Please forward the enclosed document(s) to your client(s) as soon as possible.

Thank you for your prompt attention to this matter. If you have any questions or need additional assistance, please call us at 1-800-274-7025, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Bankruptcy Servicing
Wells Fargo Home Mortgage

Enclosure

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June 18, 2019

HELENA BATHER
1231 N TAYLOR AVE
OAK PARK, IL 60302

Account Information

Online: wellsfargo.com/ym
Fax: 1-866-278-1179
Telephone: 1-866-234-8271
Correspondence: PO Box 10335
Des Moines, IA 50306

Hours of operation: Mon - Fri, 6 a.m. - 10 p.m.,
Sat, 8 a.m. - 2 p.m., CT

Loan number:
Property address: 1231 N Taylor Ave
Oak Park IL 60302

PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the above referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge. THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).

Subject: Reimbursement of advanced funds

Dear Helena Bather:

We're reaching out to let the account holder know that we disbursed \$166.00 to pay the unpaid balance(s) for the real estate taxes and/or property insurance for the property address above. To make it easier for the account holder to reimburse us for this disbursement, we've arranged for the account holder to reimburse us in installments. We've taken the total amount of the disbursement and divided it over 12 months. We'll add this installment amount to the mortgage payment amount.

New monthly mortgage payment amount

Beginning with the 09/01/2019 monthly mortgage payment, the new mortgage payment amount will include \$13.83, which will be applied to repay the amount that was advanced. This installment amount will be reflected in the payment summary on the mortgage statement.

To open an escrow account

If you'd like, we can establish an escrow account to gather funds to pay the future real estate taxes and/or property insurance premiums. This will ensure the tax and/or insurance bills are paid in full and timely.

To establish an escrow account for the payment of these items, please call us at the number in the account information box. Have the real estate tax and/or property insurance information available when you call.

We're here for you

You can view up-to-date information about the mortgage at the website in the account information section of this letter. If you have any questions or need further assistance, please contact us.

Account Information

Loan number:

Property address: 1231 N Taylor Ave
Oak Park IL 60302

Escrow Operations
Wells Fargo Home Mortgage

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